

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA

In re: MARK ALLAN BRACEY	§	Case No. P:13-bk-11966
KIMBERLY ANN BRACEY	§	
	§	
Debtor(s)	§	

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

FREDERICK L REIGLE, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 03/05/2013.
- 2) The plan was confirmed on 09/25/2013.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 08/09/2013, 08/12/2013, 08/28/2013.
- 5) The case was completed on 03/15/2018.
- 6) Number of months from filing or conversion to last payment: 60.
- 7) Number of months case was pending: 63.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$48,248.00.
- 10) Amount of unsecured claims discharged without full payment: \$196,975.73.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor(s)	\$ 4,814.50	
Less amount refunded to debtor(s)	\$ 0.00	
<b>NET RECEIPTS</b>		<b>\$ 4,814.50</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 1,800.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 404.98	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 2,204.98</b>
Attorney fees paid and disclosed by debtor(s):	\$ 1,300.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
CAVALRY INVESTMENTS LLC	Uns	0.00	493.71	493.71	0.01	0.00
CITIZENS BANK	Sec	36,055.00	36,109.05	49.00	49.00	0.00
DISCOVER BANK	Uns	9,833.00	9,833.46	9,833.46	0.00	0.00
DISCOVER BANK	Uns	1,953.00	1,963.70	1,963.70	0.00	0.00
DEPARTMENT STORE NALT BK	Uns	1,073.00	1,073.31	1,073.31	0.00	0.00
AMERICAN INFOSOURCE LP	Uns	328.00	328.28	328.28	0.00	0.00
FORD MOTOR CREDIT COMPANY	Sec	19,469.00	18,706.80	437.30	437.30	0.00
DELL FINANCIAL SERVICES LP	Uns	1,075.00	1,075.94	1,075.94	0.00	0.00
PREMIER BANKCARD/CHARTER	Uns	405.00	405.55	405.55	0.00	0.00
ECAST	Uns	13,300.00	13,300.91	13,300.91	0.00	0.00
MASSEY'S	Uns	0.00	477.37	477.37	0.00	0.00
K JORDAN	Uns	0.00	564.63	564.63	0.00	0.00
OAK HARBOR CAPITAL LLC	Uns	4,866.00	4,866.08	4,866.08	0.00	0.00
KEYSTONE RECOVERY PARTNERS	Uns	18,842.00	19,137.95	19,137.95	0.00	0.00
OAK HARBOR CAPITAL LLC	Uns	17,370.00	17,969.56	17,969.56	0.00	0.00
FEDERAL LOAN SERVICING	Uns	81,496.00	81,497.02	81,497.02	0.00	0.00
MONROE & MAIN	Uns	325.00	325.60	325.60	0.00	0.00
COUNTRY DOOR	Uns	617.00	617.92	617.92	0.00	0.00

**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
PORTFOLIO RECOVERY	Uns	390.00	390.21	390.21	0.00	0.00
PORTFOLIO RECOVERY	Uns	6,865.00	6,865.09	6,865.09	0.00	0.00
PORTFOLIO RECOVERY	Uns	643.00	643.25	643.25	0.00	0.00
PORTFOLIO RECOVERY	Uns	3,027.00	3,027.34	3,027.34	0.00	0.00
PORTFOLIO RECOVERY	Uns	1,277.00	1,277.13	1,277.13	0.00	0.00
PORTFOLIO RECOVERY	Uns	9,676.00	9,676.06	9,676.06	0.00	0.00
PORTFOLIO RECOVERY	Uns	11,466.00	11,466.72	11,466.72	0.00	0.00
PORTFOLIO RECOVERY	Uns	1,106.00	1,160.60	1,160.60	0.00	0.00
LVNV FUNDING LLC	Uns	400.00	442.94	442.94	0.00	0.00
DITECH FINANCIAL LLC	Sec	176,432.00	177,163.63	2,123.21	2,123.21	0.00
ECAST SETTLEMENT	Uns	911.00	911.41	911.41	0.00	0.00
JOHN M KENNEY ESQ	Lgl	0.00	0.00	1,800.00	1,800.00	0.00
BARCLAYS BANK DELAWARE	Uns	2,950.00	NA	NA	0.00	0.00
CHASE	Uns	4,234.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 2,172.21	\$ 2,172.21	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 437.30	\$ 437.30	\$ 0.00
<b>TOTAL SECURED:</b>	\$ 2,609.51	\$ 2,609.51	\$ 0.00
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	\$ 0.00	\$ 0.00	\$ 0.00
<b>GENERAL UNSECURED PAYMENTS:</b>	\$ 189,791.74	\$ 0.01	\$ 0.00

**Disbursements:**

Expenses of Administration	\$ 2,204.98	
Disbursements to Creditors	\$ 2,609.52	
<b>TOTAL DISBURSEMENTS:</b>		\$ 4,814.50

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 06/15/2018

By: /s/ Frederick L. Reigle, Esq.  
STANDING CHAPTER 13 TRUSTEE

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.